



03-10-00

A

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF EXPRESS MAILING

This transmittal and the documents and/or fees itemized hereon and attached hereto have been deposited as "Express Mail Post Office to Addressee" in accordance with 37 CFR §1.10 with Express Mailing Label Number **EL468400577US**.

Attorney Docket No. AND1P529

First Named Inventor:

FANO, Andrew E.



UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR § 1.53(b))

Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

☐ Duplicate for
fee processing

Sir: This is a request for filing a patent application under 37 CFR § 1.53(b) in the name of inventor:
Andrew E. Fano and Scott Kurth

For: **SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A FINANCIAL MANAGER
USER INTERFACE**

Application Elements:

- ☒ 50 Pages of Specification, Claims and Abstract
☒ 18 Sheets of Drawings
☐ ** Pages Combined Declaration and Power of Attorney

Accompanying Application Parts:

- ☐ Assignment and Assignment Recordation Cover Sheet (recording fee of **\$40.00** enclosed)
☐ 37 CFR 3.73(b) Statement by Assignee
☐ Information Disclosure Statement with Form PTO-1449
☐ Copies of IDS Citations

☐ Preliminary Amendment
☒ Return Receipt Postcard
☒ Small Entity Statement(s)
☒ Other: **NO FEES ENCLOSED**

☒ The Commissioner is authorized to charge any required fees, or to credit any overpayment, to Deposit Account No. 50-0797 (Order No. AND1P529).

General Authorization for Petition for Extension of Time (37 CFR § 1.136)

☒ Applicants hereby make and generally authorize any Petitions for Extensions of Time as may be needed for any subsequent filings. The Commissioner is also authorized to charge any extension fees under 37 CFR § 1.17 as may be needed to Deposit Account No. 50-0797 (Order No. AND1P529).

☒ Please send correspondence to the following address:

HICKMAN STEPHENS COLEMAN & HUGHES, LLP
P.O. Box 52037
Palo Alto, CA 94303-0746

Tel (408) 558-9950
Fax (408) 558-9960



Customer Number::

23053

PATENT TRADEMARK OFFICE

Date: March 8, 2000

L. Keith Stephens
Registration No. 32,632

0906-7806(200601)24:1;1-L

CORRESPONDENCE INFORMATION

APPLICATION INFORMATION

REPRESENTATIVE INFORMATION

Representative Customer Number:: 23053

Source:: PrintEFS Version 1.0.1

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A FINANCIAL MANAGER USER INTERFACE

5

FIELD OF THE INVENTION

The present invention relates to financial planning and more particularly to a financial manager user interface.

10

BACKGROUND OF THE INVENTION

Historically, consumers have conducted most of their exchange transactions through non-electronic means. The use of non-electronic means of exchange requires
15 manual record keeping in order to collect, collate, and analyze data on the sources and uses of funds. This has resulted in substantial expenditures for accounting by virtually all consumers. For example, at the end of each month many consumers try to: compile records of the amount of cash paid to providers of goods and services, balance their check book and collate all their credit card receipts and compare them
20 to statements received from each card issuer. The consumer then determines whether she is over, under, or on budget. Despite a proliferation of personal financial management software in recent years, no means have been developed to eliminate the time and expense of data collection and entry or to enhance on-line financial management.

25

Banks and other financial intermediaries have offered consumers only standardized financial service products. The standardization of financial products reduced data processing and marketing costs for financial institutions, but resulted in financial services that were often ill-suited for consumers. For example, mortgage lending
30 against homes has been practiced for many years, but only very recently have several new financial products been introduced in an effort to make mortgage lending more attractive to financial institutions, and to make housing more

09520580.030000

5

10

15

20

25

30

however, to facilitate the provision of one or more financial services in an efficient and comprehensible manner.

5 products. This allows the consumer the ability to adjust her asset and liability
holdings and the terms of financial obligations to take best advantage of such
changing circumstances. Many financial service products were developed at a time
when it would have been impossible for a financial intermediary to offer
customized, derivative or synthetic financial service products (hereinafter referred to
10 as "derivative products") to individual consumers. With the advent of recent
significant advances in information technology, it is possible for financial
intermediaries to offer derivative financial service products to individual consumers
in accordance with the individual's financial resources, forecast future income and
expenses, and attitude toward investment risk.

30

The wide variety of individuals' financial resources and investment risk outlooks requires financial service products to be both tailored to the current needs of individuals and sufficiently flexible to accommodate future variations in their requirements. In addition, the constantly changing nature of an individual's financial circumstances, the financial markets, and the applicable income and estate tax regulations demand flexible financial service products.

Products currently offered do not take advantage of recent advances in information and problem solving technologies. Nor do they take advantage of the deregulation of the financial services industry. Moreover, financial service products do not adequately accommodate either the diversity or the constantly changing nature of individuals' financial preferences or circumstances. Financial service products are not offering the consumer a full range of financial services that would help maximize his financial return and make housing affordable to a greater number of individuals.

In addition to the failing of the financial service product offerings, there are certain fundamental problems with the methods and apparatus currently used to effect the exchange of goods and services, savings, investments and borrowing. Currently in the United States, there are 25,000 depositories and approximately 266 million individuals. Based upon an analysis made by two officials of the Federal Reserve, (Humphrey, David B. and Berger, Allen N. "Market Failure and Resource Use: Economic Incentives to Use Different Payment Instrument," 1990), approximately 97 percent of all payments are made by either cash or check, of which cash payments are 83.42 percent of the total and check transactions are equal to 14.04 percent. Credit cards account for only 1.52 percent of all transactions. Only 0.34 percent of all payments are made electronically in the United States. Clearly, the small percentage of credit card and electronic payments reveal a critical failing in the current methods employed to effect these methods of exchange.

000000-000000

Cash payments total 278.6 billion transactions per year, whereas those made by check are equal to 47 billion and those made by credit card are 5.11 billion. Because of the differences in the amount of the transactions, however, there is a greater dollar value with respect to transactions made by check, as opposed to cash. There were \$55.8 trillion in checking transactions as opposed to only \$1.4 trillion in cash and \$0.317 trillion by credit card. The average size of a check transaction is \$1,188, the average size of a credit card transaction is \$62 and the average size of a cash transaction is only \$5.

Recent studies from the Federal Reserve Board suggest an economic rationale which explains why consumers pay by check where larger dollar amounts are involved. They stated that, because of the benefits of the "float" which approximates 3.7 days for each checking transaction, consumers and businesses have an incentive to use checks for larger transactional payments. However, another compelling reason for consumers to use checks is that consumers are afforded, albeit in an archaic manual form, a means of record keeping for their transactions that is contemporaneous with the execution of the transaction. With cash transactions, obviously, that type of convenience and contemporaneous record keeping does not occur. With regard to transactions utilizing credit cards, although one receives a piece of paper, the transactions are not incorporated into any kind of systematic accounting that is held or may be easily accessed by the consumer. It is our view that this record keeping feature makes check transactions the most significant dollar value means of exchange in the United States. When the amount of money spent matters, consumers prefer to have a record of the transaction.

25

Officials from the Federal Reserve Board have estimated the production and processing cost of cash transactions in the United States at approximately \$11.27 billion. Transactions paid by check cost considerably more, \$37.366 billion. Transactions paid by credit card cost \$4.5 billion. This equates to a production and processing cost per transaction of \$0.04 for every cash transaction, \$0.79 for every transaction made by check and \$0.88 for every transaction made by credit card.

30

0950580-030000

These cost estimates represent the direct production and processing costs that are ultimately borne by the consumer. They do not, however, include the attendant costs required for a consumer to then efficiently serve as the systems integrator for her banks, brokers, insurers and merchants. The consumer is left to aggregate disparate data from cash, check and credit card transactions into an amenable financial plan and integrate this information to satisfy annual reporting requirements such as tax returns to the treasury.

In addition to the approximately \$50 billion cost of production and processing exchange transactions, currently there is no adequate means of assuring the security of transactional data, and tracking that data and compiling it for review. Credit card fraud losses are estimated to amount to \$70 billion per year in the U.S. alone. Unreported cash transactions are estimated to defraud the U.S. Government of \$150 billion in annual tax revenue. These annual fraud-related losses are approximately equal to the projected annual federal budget deficit. The current system of exchange and security verification revolves around the use of a social security number, name, address and credit card or checking account number. In other words, authentication of identity is almost solely based upon numeric or alphanumeric data. Once a criminal has misappropriated some or all of this data, he can effect almost any transaction and can effectively control an individual's assets, liabilities, and accounts.

Currently, there is no convenient or adequate means of tracking transactional data for consumption, savings, investments, bonuses, discounts and rebates associated with these activities. This is financially injurious to the U.S. Treasury, and it is very inconvenient for consumers. Billions of hours of citizens' time is spent compiling data for tax returns. Millions of hours of IRS officials' time is spent checking them for accuracy. James L. Payne in *Costly Returns* has estimated the annual cost of tax compliance in the United States alone at \$360 billion. Moreover, under the current system of exchange it is impossible for economic policy makers to get an accurate

5 Data is also not compiled and presented in a manner that allows individuals to make the appropriate informed decisions about their consumption, savings and investment behavior. This makes it difficult for consumers to properly visualize the value of their potential savings and investment. This has led to a consumption-based society with inadequate levels of personal savings, potentially resulting in disastrous long term consequences for the American economy and society at large.

Furthermore, this excessive reliance on paper-based transactional media has an adverse environmental impact and may, according to certain studies, directly contribute to global warming. There is a significant adverse environmental impact of the paper currency and paper check-based society. Credit and debit cards also generate paper and carbon based transactional reporting media. None of the current forms of exchange provide a sufficient benefit for consumers to change their modes of transactional behavior.

20 The current system of exchange, savings, investment and borrowing makes it very difficult to adequately manage risk exposure for and by consumers, banks, and the U.S. Government. Accordingly, each year, approximately 10 million individuals are forced to file bankruptcy; financial institutions incur substantial bad debt losses; and the U.S. government is forced to write off uncollectible tax revenues.

25 The aggregate production and processing cost of the current system of exchange in the United States is estimated by Federal Reserve officials to be in excess of \$60 billion each year. However, as demonstrated above, the total direct and indirect social, economic and environmental costs associated with the predominantly cash and check-based current system are far greater.

- Class hierarchies and containment hierarchies provide a flexible mechanism for modeling real-world objects and the relationships among them.
 - Libraries of reusable classes are useful in many situations, but they also have some limitations. For example:
- 5 • Complexity. In a complex system, the class hierarchies for related classes can become extremely confusing, with many dozens or even hundreds of classes.
 - Flow of control. A program written with the aid of class libraries is still responsible for the flow of control (i.e., it must control the interactions among all the objects created from a particular library). The programmer has to decide which
 - 10 functions to call at what times for which kinds of objects.
 - Duplication of effort. Although class libraries allow programmers to use and reuse many small pieces of code, each programmer puts those pieces together in a different way. Two different programmers can use the same set of class libraries to write two programs that do exactly the same thing but whose internal structure (i.e.,
 - 15 design) may be quite different, depending on hundreds of small decisions each programmer makes along the way. Inevitably, similar pieces of code end up doing similar things in slightly different ways and do not work as well together as they should.
- 20 Class libraries are very flexible. As programs grow more complex, more programmers are forced to reinvent basic solutions to basic problems over and over again. A relatively new extension of the class library concept is to have a framework of class libraries. This framework is more complex and consists of significant collections of collaborating classes that capture both the small scale
 - 25 patterns and major mechanisms that implement the common requirements and design in a specific application domain. They were first developed to free application programmers from the chores involved in displaying menus, windows, dialog boxes, and other standard user interface elements for personal computers.
- 30 Frameworks also represent a change in the way programmers think about the interaction between the code they write and code written by others. In the early

days of procedural programming, the programmer called libraries provided by the operating system to perform certain tasks, but basically the program executed down the page from start to finish, and the programmer was solely responsible for the flow of control. This was appropriate for printing out paychecks, calculating a mathematical table, or solving other problems with a program that executed in just one way.

The development of graphical user interfaces began to turn this procedural programming arrangement inside out. These interfaces allow the user, rather than program logic, to drive the program and decide when certain actions should be performed. Today, most personal computer software accomplishes this by means of an event loop which monitors the mouse, keyboard, and other sources of external events and calls the appropriate parts of the programmer's code according to actions that the user performs. The programmer no longer determines the order in which events occur. Instead, a program is divided into separate pieces that are called at unpredictable times and in an unpredictable order. By relinquishing control in this way to users, the developer creates a program that is much easier to use. Nevertheless, individual pieces of the program written by the developer still call libraries provided by the operating system to accomplish certain tasks, and the programmer must still determine the flow of control within each piece after it's called by the event loop. Application code still "sits on top of" the system.

Even event loop programs require programmers to write a lot of code that should not need to be written separately for every application. The concept of an application framework carries the event loop concept further. Instead of dealing with all the nuts and bolts of constructing basic menus, windows, and dialog boxes and then making these things all work together, programmers using application frameworks start with working application code and basic user interface elements in place. Subsequently, they build from there by replacing some of the generic capabilities of the framework with the specific capabilities of the intended application.

Application frameworks reduce the total amount of code that a programmer has to write from scratch. However, because the framework is really a generic application that displays windows, supports copy and paste, and so on, the programmer can also

5 relinquish control to a greater degree than event loop programs permit. The framework code takes care of almost all event handling and flow of control, and the programmer's code is called only when the framework needs it (e.g., to create or manipulate a proprietary data structure).

- 10 A programmer writing a framework program not only relinquishes control to the user (as is also true for event loop programs), but also relinquishes the detailed flow of control within the program to the framework. This approach allows the creation of more complex systems that work together in interesting ways, as opposed to isolated programs, having custom code, being created over and over again for
- 15 similar problems.

Thus, as is explained above, a framework basically is a collection of cooperating classes that make up a reusable design solution for a given problem domain. It typically includes objects that provide default behavior (e.g., for menus and

20 windows), and programmers use it by inheriting some of that default behavior and overriding other behavior so that the framework calls application code at the appropriate times.

There are three main differences between frameworks and class libraries:

- 25 • Behavior versus protocol. Class libraries are essentially collections of behaviors that you can call when you want those individual behaviors in your program. A framework, on the other hand, provides not only behavior but also the protocol or set of rules that govern the ways in which behaviors can be combined, including rules for what a programmer is supposed to provide versus what the
- 30 framework provides.

- Call versus override. With a class library, the code the programmer instantiates objects and calls their member functions. It's possible to instantiate and call objects in the same way with a framework (i.e., to treat the framework as a class library), but to take full advantage of a framework's reusable design, a programmer typically writes code that overrides and is called by the framework. The framework manages the flow of control among its objects. Writing a program involves dividing responsibilities among the various pieces of software that are called by the framework rather than specifying how the different pieces should work together.
- Implementation versus design. With class libraries, programmers reuse only implementations, whereas with frameworks, they reuse design. A framework embodies the way a family of related programs or pieces of software work. It represents a generic design solution that can be adapted to a variety of specific problems in a given domain. For example, a single framework can embody the way a user interface works, even though two different user interfaces created with the same framework might solve quite different interface problems.

- Thus, through the development of frameworks for solutions to various problems and programming tasks, significant reductions in the design and development effort for software can be achieved. A preferred embodiment of the invention utilizes
- HyperText Markup Language (HTML) to implement documents on the Internet together with a general-purpose secure communication protocol for a transport medium between the client and the Newco. HTTP or other protocols could be readily substituted for HTML without undue experimentation. Information on these products is available in T. Berners-Lee, D. Connolly, "RFC 1866: Hypertext Markup Language - 2.0" (Nov. 1995); and R. Fielding, H. Frystyk, T. Berners-Lee, J. Gettys and J.C. Mogul, "Hypertext Transfer Protocol -- HTTP/1.1: HTTP Working Group Internet Draft" (May 2, 1996). HTML is a simple data format used to create hypertext documents that are portable from one platform to another. HTML documents are SGML documents with generic semantics that are appropriate for representing information from a wide range of domains. HTML has been in use by the World-Wide Web global information initiative since 1990. HTML is an

09520580-030800

application of ISO Standard 8879; 1986 Information Processing Text and Office Systems; Standard Generalized Markup Language (SGML).

To date, Web development tools have been limited in their ability to create dynamic

- 5 Web applications which span from client to server and interoperate with existing computing resources. Until recently, HTML has been the dominant technology used in development of Web-based solutions. However, HTML has proven to be inadequate in the following areas:
- Poor performance;
 - 10 • Restricted user interface capabilities;
 - Can only produce static Web pages;
 - Lack of interoperability with existing applications and data; and
 - Inability to scale.
- 15 Sun Microsystem's Java language solves many of the client-side problems by:
- Improving performance on the client side;
 - Enabling the creation of dynamic, real-time Web applications; and
 - Providing the ability to create a wide variety of user interface components.
- 20 With Java, developers can create robust User Interface (UI) components. Custom "widgets" (e.g., real-time stock tickers, animated icons, etc.) can be created, and client-side performance is improved. Unlike HTML, Java supports the notion of client-side validation, offloading appropriate processing onto the client for improved performance. Dynamic, real-time Web pages can be created. Using the above-
- 25 mentioned custom UI components, dynamic Web pages can also be created.

Sun's Java language has emerged as an industry-recognized language for

"programming the Internet." Sun defines Java as: "a simple, object-oriented, distributed, interpreted, robust, secure, architecture-neutral, portable, high-

- 30 performance, multithreaded, dynamic, buzzword-compliant, general-purpose programming language. Java supports programming for the Internet in the form of

platform-independent Java applets." Java applets are small, specialized applications that comply with Sun's Java Application Programming Interface (API) allowing developers to add "interactive content" to Web documents (e.g., simple animations, page adornments, basic games, etc.). Applets execute within a Java-compatible browser (e.g., Netscape Navigator) by copying code from the server to client. From a language standpoint, Java's core feature set is based on C++. Sun's Java literature states that Java is basically, "C++ with extensions from Objective C for more dynamic method resolution."

- 10 Another technology that provides similar function to JAVA is provided by Microsoft and ActiveX Technologies, to give developers and Web designers wherewithal to build dynamic content for the Internet and personal computers. ActiveX includes tools for developing animation, 3-D virtual reality, video and other multimedia content. The tools use Internet standards, work on multiple
- 15 platforms, and are being supported by over 100 companies. The group's building blocks are called ActiveX Controls, small, fast components that enable developers to embed parts of software in hypertext markup language (HTML) pages. ActiveX Controls work with a variety of programming languages including Microsoft Visual C++, Borland Delphi, Microsoft Visual Basic programming system and, in the
- 20 future, Microsoft's development tool for Java, code named "Jakarta." ActiveX Technologies also includes ActiveX Server Framework, allowing developers to create server applications. One of ordinary skill in the art readily recognizes that ActiveX could be substituted for JAVA without undue experimentation to practice the invention.

25

Four years from now 25% of U.S. households are expected to be using online banking and bill presentment. What will these applications be like? How can we expect them to change over time?

- 30 Personal Choice Point illustrates a potential direction for such applications and highlights new opportunities. Historically, financial applications have been limited

005205801-030800

by the information they have had available and the actions they could effect. The result were applications that relied on user input for all their information, and produced only high level, long term plans for the user to implement, such as retirement savings recommendations.

5

Over time, the constraint on information access has eased, enabling new applications such as portfolio tracking. Similarly, we have witnessed tremendous growth in the repertoire of potential actions financial applications can perform on behalf of users – actions such as ordering payments, purchasing stocks and goods and entering bids in auctions.

10

Naturally, we have started to see applications that take advantage of progress in both of these dimensions. Stock trading web sites provide both volumes of information and the ability to execute trades. Many sites now exist that handle all aspects of a consumer's task, or "intention". Sites such as CarPoint will help a customer with all aspects of a car purchase, from identifying an appropriate car, to finding a good deal, to buying insurance, and obtaining a loan. Several travel sites, such as Travelocity, will provide similar service for planning vacations.

15

20

Personal Choice Point represents a natural progression of such applications. The above mentioned sites handle all aspects of a user's task, but do so in isolation. Personal Choice Point not only helps you address a particular task, but addresses the interactions and conflicts that arise between tasks over time. By focusing your attention on these issues, and taking over the nuts and bolts of day to day financing and individual transactions, Personal Choice Point allows you to think about what matters most: the lifestyle choices we all make.

25

Detailed Description of Operation

30

The present invention redefines the relationship between financial services companies and consumers from account management to lifestyle management. The

present invention is a financial management application that works not just by using information about a user's finances, but by responding appropriately to a wealth of information about current, upcoming, and long-term goals and preferences. This information can be used for many applications that will now be set forth.

5

Figure 2A is a flowchart that illustrates a method for balancing attainment of financial goals. First, in operation 200, target advertising is provided in a financial manager executed on a computer. Next, in operation 202, customized financial instruments are providing in the financial manager. Still yet, user profile information is obtained in the financial manager for facilitating the targeting advertising and providing customized financial instruments. See operation 204. Further information will now be set forth regarding the foregoing operation in the following Figures 3-5.

10

15

Figure 3 is a flowchart illustrating a method for targeting advertising in a financial manager in accordance with an embodiment of the present invention. Financial goals of a user are first received utilizing a network in operation 300. The user may be a user of the network in operation 302. In operation 304, personal information about the user is subsequently received utilizing the network. The financial goals and personal information of the user are then matched with at least one offering for helping to achieve the financial goals of the user. See operation 306. Information relating to the matched offering is transmitted to the user utilizing the network in operation 308. Such information can include any manner of advertising, including but not limited to such things as: hyperlinks, browser banner advertisements, pop-up windows, facsimiles, etc.

20

25

Preferably, the user is allowed to adjust preferences related to attaining one or more of the financial goals of the user. More preferably, the adjusted preferences includes at least one of quality preference relating to the quality of the achieved financial goal preferred by the user, and a time preference relating to how soon the user prefers to achieve the financial goal.

30

09520580-030600

As an option, at least one provider of the offering is notified when preferences relating to attaining one or more of the financial goals are changed by the user. As another option, the offering can include a product and/or a service for helping attain the financial goal. The products and services should also be matched to the adjusted preferences. Advertising relating to the offerings could also include promotions, sales, discounts, services available, offers for trade, etc.

In one aspect of the present invention, the financial goals of the user include future purchases made by the user. The financial goals include at least one of: a home, vehicle, monthly allowance and savings, planned furniture expenses, planned appliance purchases, vacation, children's education, and retirement home.

The present invention thus precisely market products and services to the right people at the right time in support of their intentions. Most immediately, if the present invention knows when a user intends to buy a car, it knows when the user needs a car loan. But ultimately the financial services company is now in the perfect position to provide the car itself – or any products and services associated with a goal - rather than just financing them.

Figure 4 is a flowchart illustrating a method for providing customized financial instruments in a financial manager. The invention includes receiving personal information regarding a user, and also receiving financial goals from the user that the user wishes to attain. See operations 400 and 402. Financial instruments are then generated for the user based on the personal information and financial goals of the user, and the generated financial instruments are delivered to the user. See operations 404 and 406, respectively.

An aspect of the present invention is that a network is utilized to deliver the generated financial instruments to the user. Another aspect of the invention is that the network is a wide area network capable of communicating using TCP/IP and

In one embodiment of the present invention, the financial goals of the user include future purchases made by the user. Further, the profile on the user may include information relating to the order in which the user prefers to make the future purchases based on the adjusted preferences.

5

In another embodiment of the present invention, the preferences may include a quality preference relating to the quality of the achieved financial goal preferred by the user. The user may also adjust the quality preference either to a higher or lower preferred quality. For example, for the financial goal of a new automobile, the user may adjust the preferred quality between a preference for an economy car or a preference for a luxury car.

10

In still yet another embodiment of the present invention, the preferences may include a time preference relating to how soon the user prefers to achieve the financial goal. The user may adjust the time preference from a sooner or later preferred time of achieving the financial goal. For example, for the financial goal of a vacation, the user may adjust the preferred time between a preference for taking a vacation soon in time or later in time.

15

20

In one aspect of the present invention, the transmitted profile on the user may be stored in a database with profiles on other users so that a regional profiles and other regional marketing information may be developed. As an option, the transmitted profile information may be transmitted directly to third parties desiring the profile information. Further, the personal information of the user may include information relating to income or salary of the user.

25

In still another aspect of the present invention, the personal information of the user includes information relating to the age of the user. The personal information of the user may include information relating to the marital status of the user (i.e., married or single). Further, the personal information of the user may include information relating to the location where the user resides. As an option, the personal

30

09520530.036000

information of the user may include information relating to a number of children of the user.

5 The present invention thus gathers market intelligence by generating unprecedented information on consumer preferences. The present invention has access not only to what consumers intend to buy, but also what they would consider buying under different conditions and how they trade off.

10 The present invention enables users to make financial decisions by negotiating tradeoffs between personal financial goals. The user interface represents different goals in one person's life, including their home, car, monthly allowance and savings, planned furniture purchase, planned appliance purchase (e.g. TV), vacation, children's education, and retirement home. The present invention allows one to select any of these goals and make adjustments to preferences for the selected goal.

15 These preferences include the priority, expected quality, and expected schedule for attaining the goal. After adjusting the preferences for a selected goal the present invention reallocates funds between goals according to preferences. One can examine the resulting tradeoffs by viewing the changes, which are represented graphically on the screen. The intent is to illustrate a shift in the "conversation"

20 between a financial institution and a customer. Instead of focusing on individual transactions, the present invention enables a lifestyle.

Figure 6 illustrates a method for providing a financial manager user interface. First, in operation 600, a plurality of images are displayed in a frame. Each of the images

25 represent a financial goal of a user. In operation, the user is permitted to select from of the images in the frame, as indicated in operation 602. Further, a user is permitted to adjust preferences related to the financial goal represented by the selected image in the frame. See operation 604. The appearance of one or more of images in the frame is altered based on the adjusted preferences of the financial goal

30 represented by the selected image in operation 606.

For example, time indicia **702** is displayed for permitting the user to adjust a time expectation for the amount of time expected for achieving the financial goal represented by the selected image. As yet another example, priority indicia **704** is displayed for permitting the user to adjust a level of priority for achieving the financial goal represented by the selected image.

In another embodiment of the present invention, the user may be permitted to adjust preferences related to the financial goal. In particular, this may be accomplished by displaying quality indicia 706 for permitting the user to adjust a quality expectation for the degree of quality expected for the financial goal represented by the selected image. As an option, an appearance of the selected image may be altered in relation to the adjustment of the expectation with respect to quality for the financial goal. In the present embodiment, the lower the expected quality selected for the goal, an image for a lesser quality item appears to represent that a less luxurious or cheaper version of the goal. In contrast, the higher the quality selected for the financial goal, an image for a higher quality item appears to represent that a more luxurious or more expensive version of the goal. As illustrated in Figure 7, the displayed image may be a slidable or scalable bar so that increasing the level of the bar

increases the quality expectation and decreasing the level of the bar decreases the quality expectation for the financial goal.

In still another embodiment of the present invention, the user may be permitted to adjust preferences adjusting a degree of favoritism between time and quality with respect to the financial goal of the selected image. As illustrated in Figure 7, priority indicia 708 may be a slidable or scalable bar so that moving the level of the bar towards the quality side of the bar increases the favoring of quality while decreasing the favoring of time while moving the level of the bar towards the time side of the bar increases the favoring of time while decreasing the favoring of quality. It should be noted that the indicia 702-710 is situated on a control panel 711.

Users may thus adjust their expectations for time and quality, how important a goal is (the priority), and the extent to which they prefer to trade off time versus quality for a given goal. The indicia 708 may take the form of a slider that allows the user to set the degree to which they favor time versus quality by adjusting the slider to a position between the two extremes (labeled "time" and "quality"). Settings closer to quality will tend to make concessions on time and improvements on quality, and, of course, the reverse for settings closer to time. The priority of a goal determines how much effort should be made to ensure the user gets their way in that particular goal. Note that the users expectations may be low. A higher priority simply makes it more likely that the users expectations will be met, not that they'll get the most expensive option.

For any given goal, the user can select their expectations for quality and time using the two sliders under the "*I expect*" label. In each case higher is "better" – that is, for time, the higher the expectation, the sooner one wants it. For quality, the higher the expectation, the better the option one wants.

During use, the demo is preset with one person's goals and a range of options for each goal. Tradeoffs may be of two types: First the *quality* of an option might change (e.g. a better or worse house may appear). Secondly, the *time of attainment* for a goal may change (e.g. the time it takes to get a car may go up or down). As set forth earlier, changes in the time of attainment are reflected in changes in the transparency of the goal in question. For example, the longer it takes to attain a car, the more it fades away (i.e. becomes more transparent).

An interaction with the present invention is a continuous process of selecting a goal, adjusting preferences for that goal, and examining the resulting tradeoffs. The user continues this process until they arrive at a set of choices with which they are most comfortable.

In one exemplary embodiment of the present invention, the images **700** representing financial goals of a user may include a first image **712** such as an image of a house for representing a home financial goal, a second image **714** such as an image of a vehicle for representing a vehicle financial goal, a third image such as an image of a ATM **716** for representing a monthly allowance and savings financial goal, a fourth image **718** such as an image of furniture for representing a planned furniture expenses financial goal, a fifth image **720** such as an image of television for representing a planned appliance expenses financial goal, a sixth image **722** such as an image of a vacation spot for representing a vacation financial goal, a seventh image **724** such as an image of a college for representing a children's education financial goal.

During operation, the appearance of one of the images representing a financial goal may fade a shade inversely proportional to the duration of time budgeted for attaching the financial goal. In other words, the longer the duration it will take to obtain the financial goal, the more faded the image representing the financial goal becomes while conversely, the sooner the financial goal will be attained the more filled in or less faded the image for that financial goal will become. Figure 8

illustrates the manner in which the images fade inversely proportional to the duration of time budgeted for attaching the financial goal. Specifically, the first image 712 of the house in Figure 8 is shown to fade with respect to Figure 7.

- 5 The main screen area is used to display the goals in a way that reflects the impact of a user's decisions. The more transparent the goal, the further away in time. Selecting the goal will display the precise waiting time along the top part of the screen. The specific picture used to depict a goal corresponds to an option of a certain quality level. For example, cars range from a Honda Civic to a BMW,
- 10 Vacations from camping to Paris, etc. These selections will change depending on the way the user values different goals.

Whenever a change is made, adjustments are made to the goals. At times the readjustment may result in no new changes, but typically adjustments result in one

- 15 or more changes to other goals. Quality changes are displayed first and appear as animated changes to the choices for the given goal. Goals whose time of attainment change will flash after the quality changes have been shown. Their degree of transparency will change to reflect the new expected time of attainment.

- 20 After making a change, a written summary of changes cycles through the control panel area. The control panel can be accessed by simply clicking anywhere outside the boxed area of changes. Clicking within the box will advance to the next screen of changes.

- 25 In order to select a goal, a user may click on the same. The selected goal is highlighted and its current option settings are displayed across the top bar of the window. The controls on the bottom of the screen in the control panel (indicia 704-708) govern the selected goal.

- 30 As set forth earlier, users can explore decisions by adjusting the preferences of their goals using the controls and viewing the resulting changes. Resulting changes to

goals are observable on the main screen, and are summarized in the control panel window below.

Figure 9 illustrates a feature wherein the control panel 711 is temporarily replaced by a summary 900 of the changes to the goals. In particular, when user actions result in changes to other goals (i.e. when tradeoffs are made), the control panel is temporarily replaced by a summary of the changes to the goals. One can cycle through the list of changes manually by clicking within the control panel region, otherwise the changes will cycle on their own after a few seconds. To retrieve the control panel, one need simply to click anywhere outside the box listing the goal changes.

Whether the control panel **711** is shown or not, the bottom right hand of the application may include a series of navigation buttons **902**. As an illustration, the navigation buttons **902** may include arrow keys - back & forwards **904**, face icon **906**, a question mark icon **908**, and selectable link **910**.

In an aspect of the present invention, the arrow keys **904** may be utilized to cycle through the various financial goals. For example, repeated selection of the forward arrow may allow a user to move from the vacation financial goal, to the home financial goal, and then to the car financial goal.

In another aspect of the present invention, the face icon button **906** may serve as a selective link to a personal profile frame **1100** such as the type discussed in Figure 11. In a further aspect of the present invention, the globe button **910** may serve as a selective link to a financial assumption frame **1000** such as the type discussed in Figure 10. In yet another aspect of the present invention, the question mark button **908** may serve as a selective link to a help frame to provide help information to a user.

Figure 10 illustrates a financial assumptions frame **1000** which is displayed upon selection of the financial assumption button **910** of the main frame in accordance with an embodiment of the present invention. In this frame **1000**, one or more financial assumptions may be generated which, in turn, may be used in the

5 calculations for determining the impact on attaining the financial goals of the user. As illustrated in Figure 10, illustrative financial assumption may include the current salary **1002** of a user, expected rate increase in salary **1004**, rate of return on savings **1006**, risk tolerance of the user (low, medium or high) **1008**, calculation date **1010**, and expected inflation rates **1012** for each of the financial goals (i.e., expected

10 inflation rates for college education, toys (such as electronics, sporting goods, and other non-essential goods), allowance, retirement, savings, furniture, home, automobile, and vacation). In one embodiment, the user may be permitted to adjust these financial assumptions. In another embodiment, the user may be able to import relevant information into the financial assumptions from various applications

15 including financial management and planning application such as, for example, Quicken and Turbo Tax.

As an option, the financial assumptions frame **1000** may include a return selectable link **1014** for displaying the main frame (such as the one illustrated in Figure 7)

20 upon selection thereof.

Figure 11 illustrates a personal profile frame **1100** which is displayed upon selection of a personal profile button of the main frame in accordance with an embodiment of the present invention. The profile screen is accessed through the button with the

25 face icon **906** of Figure 9. This screen is intended to illustrate the way information can be entered initially. Rather than relying on the user to enter all information, they can choose from a library of demographic profiles that are likely to contain similar goals and options.

30 In one aspect of the present invention, a personal profile frame is displayed along with the personal profile frame upon selection of a selectable link **910**. A personal

profile of the user may also be displayed in the personal profile frame. The financial assumptions are displayed in the financial assumptions frame. As an option, a summary of changes in achieving the financial goals as a result of the adjust preferences may be displayed in the frame.

5

Figures 12, 12A, 12B, and 12C illustrates an interactive pricing site 1200 which allows a user to select options and pricing for a desired vehicle in accordance with an embodiment of the present invention. In an illustrative embodiment of the present invention, this frame permits the integrating of a car dealer's web where the user may configure a car as desired by selecting various options 1202 (see Figures 12A and 12B) and then incorporate these selected options into a desired car 1204 for the automobile financial goal via an automobile frame 1206 as shown in Figure 12C.

10

15

With continuing reference to Figure 12C, in an embodiment of the present invention, the automobile frame 1206 may be accessed upon selection of the auto financial goal 714 on the main frame, such as by double clicking on the auto financial goal image 714. In one aspect of the present invention, the automobile frame 1206 may include an option range sub-frame 1208 which displays the automobiles that the user may desire to attain, and a costs sub-frame 1210 which displays cost associated with one of the cars selected in the option range sub-frame 1208 (such as the Saturn model car, for example, as illustrated in Figure 12C). In aspects of the present invention, the automobile frame 1206, may also include a preferred replacement schedule sub-frame 1212, a slidable optional desirability bar 1214, a preferred insurance provider pull-down menu 1216, and a preferred options sub-frame 1218 which displays options desired by the user for the selected auto model. As a further option, the automobile frame 1206 may also include a return selectable link 1220 for returning the user to the main frame upon selection thereof.

20

25

30

The automobile frame 1206 may also include add and delete buttons 1222, 1224 for adding and removing auto models from the option range sub-frame 1208. In one

09520580-030600

- embodiment of the present invention, a user wishing to add an automobile model to the option range sub-frame **1208** may select the add button **1222**, (which may be linked to the interactive pricing site **1200**) to thereby display the interactive pricing site **1200** so that the user can configure a car model as desired. Further, upon
- 5 selection of the delete button **1224**, a highlighted auto model (such as the Saturn model as illustrated in Figure **12C**) may be removed from the option range sub-frame **1208** by the user.

- Figure **13** is a flowchart illustrating a method for brokering and outsourcing in a financial manager. First, in operation **1300**, at least one financial goal is displayed to a user such as a goal of obtaining a new car. The financial goal has an option range includes at least one option for the goal. For example, in the goal for obtaining a new car, the options may comprise different models of cars that the user may wish to obtain such as a Honda Civic, a Toyota Camry, or a BMW 540i.
- 10 Subsequently, in operation **1302**, the user is permitted to add an additional option to the option range of the financial goal such a new model of car such as a Saturn SL. The user is further permitted to adjust one or more preferences relating to attaining the financial goal. See operation **1304**. Also, one of the options of the option range of the financial goal may be selected based on the adjusted preference. This
- 15 selection is done by determining which option in the option range best fits the preferences of this option and the preferences for the other financial goals of the user. Such selected option may also be displayed to the user. See operation **1306**.

- In one embodiment of the present invention, the step of adding an additional option to the option range of the financial goal further includes selecting a provider such as an automobile manufacture like Saturn, and selecting an option provided by the selected provider such as, for example a Saturn SL. The selected option is then added to the option range of the financial goal. As an option, the selected provider may be selected from a list of a plurality of providers (e.g., a list of automobile
- 25 manufactures).
- 30

0550500.030800

In another embodiment of the present invention, features for the selected option may be added. For example, armrest and security system features may be added to the selected car model. A user-inputted replacement schedule may be provided for replacing the financial goal. Such replacement schedule may include a duration of
5 time that the goal is expected to be held by the user before replacement. The user may also be permitted to select an insurance provider from a list of insurance providers for insuring the financial goal. As an option, features of the selected option for the financial goal may be displayed.

10 In one aspect of the present invention, the user may be permitted to select an option desirability for the selected option to reflect the user's desirability in obtaining the selected option. Further, the financial goal may be selected from at least one of: home, vehicle, monthly allowance and savings, planned furniture expenses, planned
15 appliance purchases, vacation, children's education, and retirement home.

20 Figure 14 is a flowchart illustrating a method for providing default profiles for a financial manager. First, in operation 1400, a plurality of predetermined standardized profiles are displayed to a user in a list. The user is permitted to select one of the predetermined standardized profiles. See operation 1402. Further, in
25 operation 1404, a plurality of financial goals may be presented to the user. An impact on attaining the financial goals from the selected predetermined profile is first determined in operation 1406. The impact on the financial goals is then displayed to the user in operation 1408. It should be noted that such impact may refer to reporting the changes to the user's goals or just on the underlying financial situation (i.e. reporting the impact on the user's life rather than his or her accounts).

In one embodiment of the present invention, the user is permitted to modify the predetermined profile to more accurately fit the user's personal profile. Initial profile information is first received from a user. As an option, the predetermined standardized profiles that are displayed in the list may be dependant on the information received from the user.

05520580-030600

In another embodiment of the present invention, the initial profile information of the user includes information relating to a location where the user resides. The initial profile information of the user may also include information relating to a marital status of the user selection from at least one of married and single. As an option, the initial profile information of the user may include information regarding whether the user rents or owns a residence. Further, the initial profile information of the user may include information regarding a number of dependants of the user.

In still another embodiment of the present invention, at least one financial assumption may be generated, and the impact on attaining the financial goals may include a determination as to the impact on the financial assumptions on attaining the financial goals. The financial assumptions may include current salary, expected rate increase in salary, rate of return on savings, risk tolerance of the user (low, medium or high), calculation date, and expected inflation rates for each of the financial goals (i.e., expected inflation rates for college education, toys (such as electronics, sporting goods, and other non-essential goods), allowance, retirement, savings, furniture, home, automobile, and vacation). In one embodiment, the user is permitted to adjust the financial assumptions.

A case scenario of use of the present invention will now be set forth below in Example I:

EXAMPLE I

Let's say you're used to driving a Camry and you're considering buying a BMW. How do you know if you can afford it?

More generally, how do you know if you can afford something?

Well, you could turn to Quicken.

But what does Quicken do for you? They basically took my checkbook and put it on the screen. It's incredibly useful in lots of ways, and has lots of fancy features, but does it answer my question?

5 After all, there's a sense in which if I really want it, I can probably afford most purchases I would bother to seriously consider.

But think about it. It's not about numbers. It's about the tradeoffs you'll have to make. Whether you can afford the car really depends on the kinds of compromises you'll have to make in other areas of your life. Will you still be able to go on vacation this Christmas? The monthly car figures just can't tell you.

So deciding you can afford something is really a question of determining what the tradeoffs are, and deciding you're comfortable with them.

15 Personal Choice Point is an approach to managing your money with just this idea in mind.

{Show the application}

20 Rather than focus on individual transactions, Personal Choice Point allows you to manage your finances by adjusting your goals and examining the impact on other goals – goals like those you see here – housing, vacation, savings, retirement, and so on. These are just those that might correspond to one typical person.

25 Personal Choice Point hides the finances and the numbers and basically lets me see what's possible with what I have and what I want. The focus changes from my accounts, to my life.

{Click on the Car picture}

30 Right now, based on my preferences, I'm set to get a Camry in 40 months, but suppose I want to get a BMW. At an earlier point I'd specified the range of cars I'd consider getting. So now I can raise my quality expectations for cars.

35 *{Raise the quality expectation ("The Best" slider) to the highest point}*

So now we see a number of changes have taken place. We see we're getting our BMW, but we've had to make sacrifices in other areas.

00520520.070000

We see, for example, that the house is starting to fade away, that means we have to wait longer for it. And notice that now we're going camping when before we were going to Club Med. A summary of the changes is listed down here. Note that these changes are not financial changes, they're changes to my lifestyle.

So can we afford the car? Well, if we're satisfied with these tradeoffs then yes. Otherwise, we either can't afford the car, or we can try to find a set of tradeoffs we are comfortable with. For example, I may really want to go on that beach vacation.

{Click outside the changes box on the bottom to retrieve the control panel}

So let's raise the priority of the vacation.

{Click on the vacation – should be camping now - to select it }

{Click very high on the priority to raise the priority of vacation }

Now we see we got our beach vacation back...

{Click the space bar to toggle the highlighting}

...but the house is getting either further away. So we can continue this until we find an outcome we're happy with, or – as most of us wind up having to do – the one we're most willing to live with...

So why would a financial services company care about this? Or a products company? Or any company for that matter?

Well for one, There's an incredible amount of information about the user here. Personal Choice Point would provide an unprecedented wealth of data not just on what consumers intend to buy, but on what they would consider buying, and, in effect, the financial conditions under which they would do so. This enables both very precise marketing to individuals and insight into markets for various products. If I know you're buying a Camry in 15 months, then I know when you'll need a car loan.

The present invention is thus a tool that both manages and executes these various purchases and transactions. That is, a financial services company might offer the present invention to a consumer as a lifestyle management service through which their various goals are supported. If a consumer adhered to the plans designed through the present invention, the company might even guarantee the products and services specified. The consumer need not worry about the particular financial instruments required to achieve the lifestyle in question. At this point the financial services company is arguably in a position to create and sell a wide array of new instruments that need not be individually marketed to consumers. At the same time, they become demand aggregators and will be in a position to negotiate with products and service providers on behalf of their customers. They will have inserted themselves right in the critical path for decision making in many of the crucial aspects of the consumers life.

Ultimately, the conversation between the company and customer changes from being about transactions and balances, to being about goals and lifestyles. In effect, we believe that in the long run, applications such as these will enable financial services to compete on their ability to enable and provide desired lifestyles, rather than marginally better interest rates. The possibilities are endless.

Outsourcing/Intentional networks:

This portion is intended to expand upon and illustrate the potential to include third party product and service providers.

Now, of course no one company will provide all the products and services in everyone's life. What we expect is that the financial services company that deploys such a tool will be in a position to broker and outsource the various goals. For example, let's take a closer look at the car;

{Double-click on the car -- Should go to an Automobile options screen}

Here we see the range of options we've specified for our car. We see, for example, that in order of increasing desirability we've indicated a Civic, Camry, and BMW 540. Now suppose we want to replace the Civic with another modest choice, a Saturn. So we'll delete the Civic:

{Highlight the "Honda Civic" in the option range List Box and then click "Delete"}

Now we'll add the Saturn:

{Click on "Add" button. A dialog will popup to enable you to select a manufacturer.

Scroll down list of manufacturers by clicking repeatedly on down arrow at bottom of select manufacturer dialog.

Double click on Saturn. A window with Saturn's web site should pop up.}

What we've done is illustrate this outsourcing potential by integrating the Saturn Web Site. We can now configure the Saturn we want on their site and incorporate these options into Personal Choice Point.

{- Click on a few options: e.g. air conditioning, ABS, am/fm cassette...

Scroll down and press "see your window sticker"}

The options reflected here are now integrated into Personal Choice Point.

{Close the Saturn window (click on "X" in upper right corner of Saturn Window)}

These options are now listed under the preferred options window.

Of course this is a simple example, but the point is clear. Third party service and product providers can be included and their information taken into account in planning. By including these third party providers, the financial services company is now at the center of the transaction and becomes a broker for a wide variety of products and services.

{Press return arrow on bottom right to return to main screen}

Optional demo branch 2: Default Profiles

This branch illustrates how preferences are initially set.

Given the tremendous amount of information that's in here, people are often concerned that it would be too painful to enter in all this information. There are a number of ways to address this concern. First, let me admit that yes, there will be startup costs, but it won't be as bad as it may seem. First, consider that this is information that will be accumulated over time. Also, if we are working with third party product and service providers, we can incorporate many of your existing preferences directly from there. Thirdly, consider that your preferences are not really all that unique. In fact, their likely to correspond reasonably

closely to others like you. So rather than start from scratch, we can begin with a number of default profiles that you can alter.

{Click on profile button (button with face) on bottom right hand corner of main screen, click on different profiles to display}

These example profiles, for example, were taken from the Claritas corporation, a market research company, and describe different clusters of people in different socioeconomic situations. After all, my preferences are likely to be similar to others like me who live where I do and make what I make and are my age. What I would do at this point is select the profile that most closely matches me, and then modify the goals associated with that profile, rather than begin from scratch.

- 15 Although only a few embodiments of the present invention have been described in detail herein, it should be understood that the present invention may be embodied in many other specific forms without departing from the spirit or scope of the invention. Therefore, the present examples and embodiments are to be considered as illustrative and not restrictive, and the invention is not to be limited to the details
- 20 given herein, but may be modified within the scope of the appended claims.

09520520.030800

What is claimed is:

1. A method for providing a user interface, comprising the steps of:
 - (a) displaying a plurality of images in a frame, each of the images representing a goal;
 - (b) permitting a user to select from of the images in the frame;
 - (c) permitting the user to adjust preferences related to the goal represented by the selected image in the frame; and
 - (d) altering the appearance of one or more of images in the frame based on the adjusted preferences of the goal represented by the selected image.
2. A method as recited in claim 1, wherein the step of permitting a user to adjust preferences related to the goal represented by the selected image in the frame further includes permitting the user to adjust a time expectation for the amount of time expected for achieving the goal represented by the selected image.
3. A method as recited in claim 1, wherein the step of permitting a user to adjust preferences related to the goal represented by the selected image in the frame further includes permitting the user to adjust a quality expectation for the degree of quality expected for the goal represented by the selected image, and wherein appearance of the selected image is altered in relation to the adjustment of the expectation with respect to quality for the goal.
4. A method as recited in claim 1, wherein the step of permitting a user to adjust preferences related to the goal represented by the selected image in the frame further includes permitting the user to adjust a degree of favoritism between time and quality with respect to the goal of the selected image.

- 1 5. A method as recited in claim 1, further comprising the steps of: displaying a
2 selectable link to a personal profile frame, and displaying the personal profile
3 frame upon selection of the selectable link, wherein a personal profile of the
4 user is displayed in the personal profile frame.
- 1 6. A method as recited in claim 1, further comprising the steps of: displaying a
2 selectable link to a financial assumptions frame, and displaying financial
3 assumptions frame upon selection of the selectable link, wherein financial
4 assumptions relating to achieving the financial goals are displayed in the
5 financial assumptions frame.
- 1 7. A method as recited in claim 1, further comprising the step of displaying in
2 the frame a summary of changes in achieving the goals as a result of the
3 adjust preferences.
- 1 8. A method as recited in claim 1, wherein the images representing goals
2 include at least one of: a first image for representing a home goal, a second
3 image for representing a vehicle goal, a third image for representing a
4 monthly allowance and savings goal, a fourth image for representing a
5 planned furniture expenses goal, a fifth image for representing a planned
6 appliance expenses goal, a sixth image for representing a vacation goal, a
7 seventh image for representing a children's education goal, an eighth image
8 for representing a planned furniture expenses goal.
- 1 9. A method as recited in claim 1, wherein the appearance of one of the images
2 representing a financial goal fades a shade inversely proportional to the
3 duration of time budgeted for attaching the financial goal.
- 1 10. A computer program embodied on a computer readable medium for
2 providing a user interface, comprising:

09520530.010000

- 1 14. A computer program as recited in claim 10, further comprising a code
2 segment for displaying a selectable link to a personal profile frame, and
3 displaying the personal profile frame upon selection of the selectable link,
4 wherein a personal profile of the user is displayed in the personal profile
5 frame.
- 1 15. A computer program as recited in claim 10, further comprising a code
2 segment for displaying a selectable link to a financial assumptions frame,
3 and displaying financial assumptions frame upon selection of the selectable
4 link, wherein financial assumptions relating to achieving the financial goals
5 are displayed in the financial assumptions frame.
- 1 16. A computer program as recited in claim 10, further comprising a code
2 segment for displaying in the frame a summary of changes in achieving the
3 goals as a result of the adjust preferences.
- 1 17. A computer program as recited in claim 10, wherein the images representing
2 goals include at least one of: a first image for representing a home goal, a
3 second image for representing a vehicle goal, a third image for representing a
4 monthly allowance and savings goal, a fourth image for representing a
5 planned furniture expenses goal, a fifth image for representing a planned
6 appliance expenses goal, a sixth image for representing a vacation goal, a
7 seventh image for representing a children's education goal, an eighth image
8 for representing a planned furniture expenses goal.
- 1 18. A computer program as recited in claim 10, wherein the appearance of one of
2 the images representing a financial goal fades a shade inversely proportional
3 to the duration of time budgeted for attaching the financial goal.
- 1 19. A system for providing a user interface, comprising:

- 2 (a) logic for displaying a plurality of images in a frame, each of the images
- 3 representing a goal;
- 4 (b) logic for permitting the user to select from of the images in the frame;
- 5 (c) logic for permitting a user to adjust preferences related to the goal
- 6 represented by the selected image in the frame; and
- 7 (d) logic for altering the appearance of one or more of images in the frame based
- 8 on the adjusted preferences of the goal represented by the selected image.

05520580-030800

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A FINANCIAL MANAGER USER INTERFACE

ABSTRACT

A system, method and article of manufacture are provided for affording a user interface. First, a plurality of images are displayed in a frame. Each of the images represent a goal of a user. In operation, the user is permitted to select from of the images in the frame. Further, a user is permitted to adjust preferences related to the goal represented by the selected image in the frame. The appearance of one or more of images in the frame is altered based on the adjusted preferences of the goal represented by the selected image.

0520520:03000

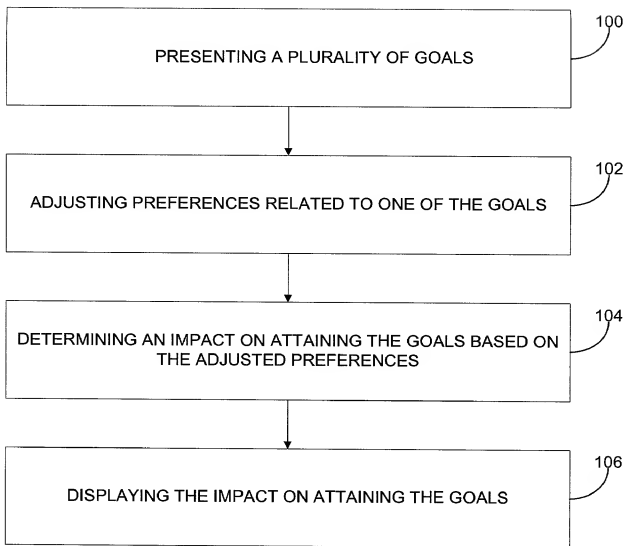
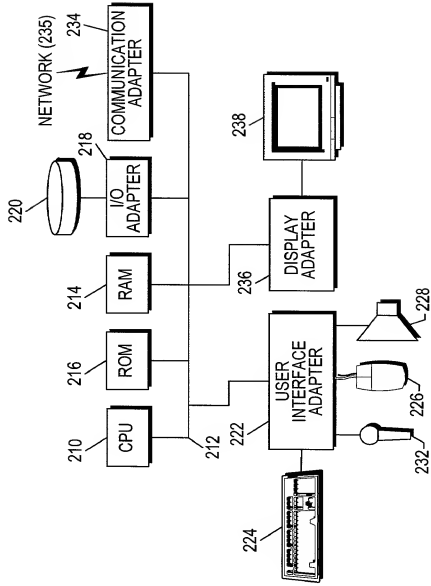


Figure 1

**Figure 2**

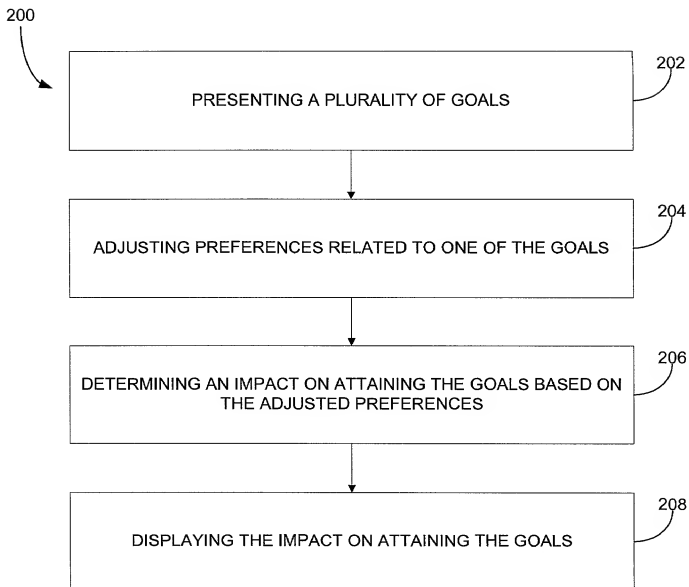


Figure 2A

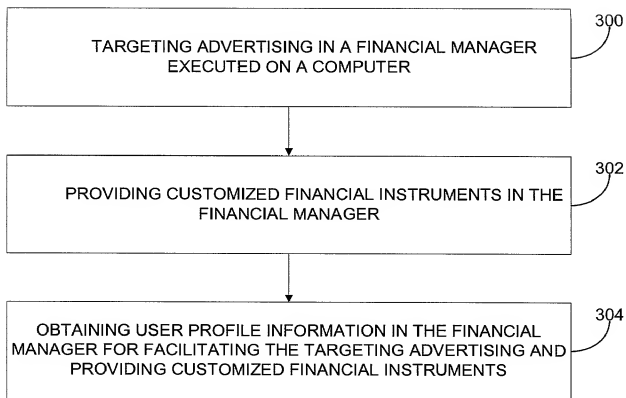


Figure 3

```
graph TD; 400[RECEIVING GOALS OF A USER UTILIZING A NETWORK] --> 402[OBTAINING PERSONAL INFORMATION ABOUT THE USER UTILIZING THE NETWORK]; 402 --> 404[MATCHING THE GOALS AND PERSONAL INFORMATION OF THE USER WITH AT LEAST ONE OFFERING FOR ACHIEVING THE GOALS OF THE USER]; 404 --> 406[TRANSMITTING INFORMATION RELATING TO THE MATCHED OFFERING TO THE USER UTILIZING THE NETWORK];
```

400 RECEIVING GOALS OF A USER UTILIZING A NETWORK

402 OBTAINING PERSONAL INFORMATION ABOUT THE USER UTILIZING THE NETWORK

404 MATCHING THE GOALS AND PERSONAL INFORMATION OF THE USER WITH AT LEAST ONE OFFERING FOR ACHIEVING THE GOALS OF THE USER

406 TRANSMITTING INFORMATION RELATING TO THE MATCHED OFFERING TO THE USER UTILIZING THE NETWORK

Figure 4


```
graph TD; 500[RECEIVING PERSONAL INFORMATION REGARDING A USER] --> 502[RECEIVING GOALS FROM THE USER]; 502 --> 504[GENERATING FINANCIAL INSTRUMENTS FOR THE USER  
BASED ON THE PERSONAL INFORMATION AND GOALS OF THE USER]; 504 --> 506[DELIVERING THE GENERATED FINANCIAL INSTRUMENTS TO THE USER];
```

Figure 5

```
graph TD; 600[OBTAINING PERSONAL INFORMATION ON A USER] --> 602[ALLOWING THE USER TO ADJUST PREFERENCES RELATED TO ATTAINING ONE OR MORE GOALS]; 602 --> 604[CALCULATING AN IMPACT ON ATTAINING THE GOALS FROM THE ADJUSTMENT OF THE PREFERENCES BY THE USER]; 604 --> 606[GENERATING A PROFILE ON THE USER BASED ON THE ADJUSTED PREFERENCES AND THE PERSONAL INFORMATION OF THE USER]; 606 --> 608[TRANSMITTING THE PROFILE ON THE USER UTILIZING A NETWORK];
```

Figure 6

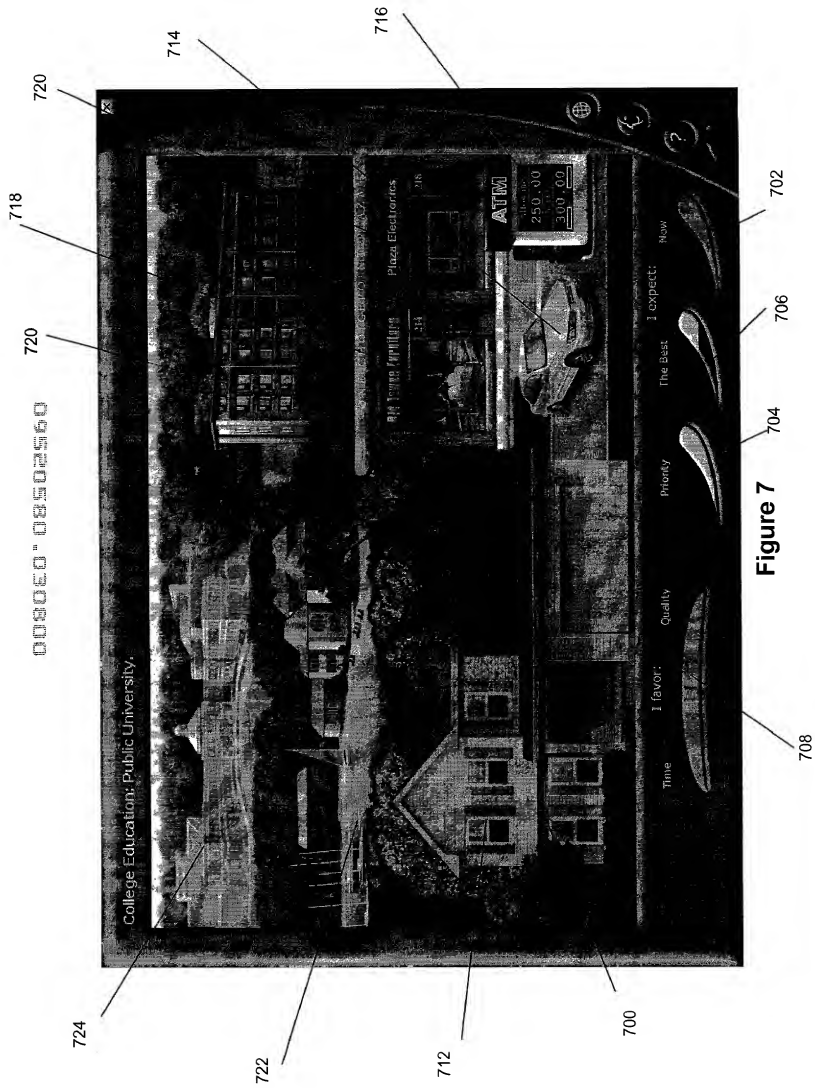


Figure 7



Figure 8

0080E0"08502560



Figure 9

Financial Assumptions

Current Salary:	70000.00	1002
Expected Rate of Increase:	5%	1004
Rate of Return on Savings:	8%	1006
Risk Tolerance:	Medium	1008
Calculation Date:	1999	1010
Expected Inflation Rates:	College Education: 8% Toys: 1% Allowance: 3% Retirement: 6% Savings: 3% Furniture: 2% Home: 8% Automobile: 6% Vacation: 4%	1012

Figure 10

Personal Profile

Name **Steven Roberts**

Age **31**

City of Residence **Northbrook (60062)**

Marital Status **Married**

Housing Status **Rent**

Income **\$70,000.00**

Number of Children **2**

Standard Profiles

Executive Suburban Family
Upscale Suburban Family
Upscale Worker-Collar Couple
Elite Suburban Family
Upscale Urban Couple
Lower-Middle Mobile Single
Ethnic Urban Single
Ethnic Urban Single
Ethnically Mixed Urban Single
College-Town Single

Select the profile that most closely matches your lifestyle.

Figure 11

000000-08502560

1200

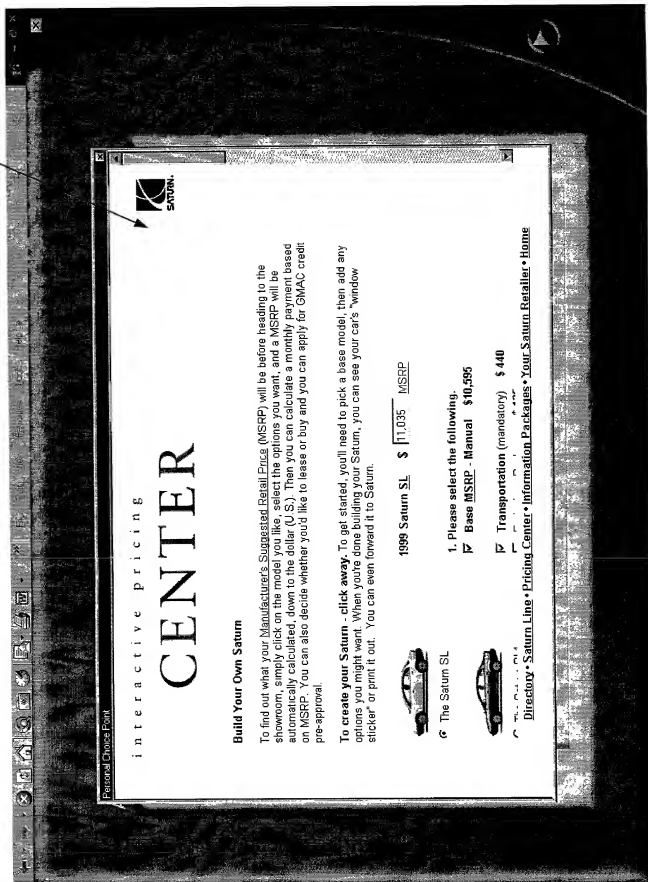


Figure 12

002060*08502560

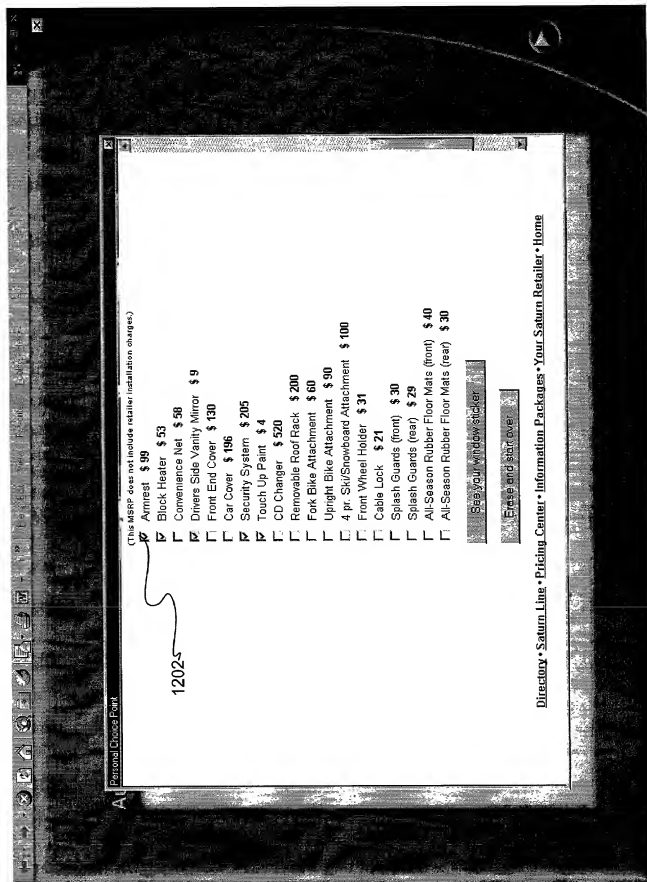


Figure 12A

0080EO*08502560

Automobile

Personal Choice Ford

1999 SL - MANUAL

Exterior Color: none

Interior Color: none

Manufacturer's Suggested Retail Price

\$10595

STANDARD EQUIPMENT

- 1.9L SOHC 8-VALVE ENGINE
- 5-SPEED MANUAL TRANSMISSION
- HYDRAULIC CLUTCH
- SEQUENTIAL-PORT FUEL INJECT.
- STAINLESS STEEL EXHAUST
- MAINTENANCE-FREE BATTERY
- POWER BRAKES w/ FRONT DISC
- RPO-260 4-WHEEL SUSPENSION
- LUBE-FOR-LIFE SUSPENSION
- DENT-RESISTANT EXTER. PANELS
- ISOGRAB PADJAL TIRES
- STYLED FULL WHEEL COVERS
- COMPACT RADIAL SPARE TIRE
- DRIVER-SIDE EXTERIOR MIRROR
- HALOGEN HEADLAMPS
- TINTED GLASS/WIND SHIELD
- TACHOMETER & TRIP ODOMETER
- RECLINING FRONT BUCKET SEATS
- INTERNAL FRONT HEADRESTS
- FOLD-DOWN REAR SEAT (60/40)
- ADJUSTABLE STEERING COLUMN

STANDARD VEHICLE PRICE

Options Included by Manufacturer

Air Conditioning

ABS & Traction Control

Right-Side Mirror

Cupholder Bracket and Rear Bumper Mole

AM/FM Cassettes w/eq/antenna

960

695

40

60

420

Directory • Saturn Line • Pricing Center • Information Packages • Your Saturn Retailer • Home

Figure 12B

Automobile

1208 Option Range

toyota Camry
BMW 5.0i
Saturn

1222 Add Delete

1224

Option Desirability

1210 Costs

Insurance	\$77/M
Gasoline	\$220/M
Maintenance	\$30/M
Oil Changes	\$140/M
Car Washes	\$20/M

1212 5 Years

1216 Allstate

1218

Preferred Replacement Schedule

Preferred Insurance Provider

Preferred Options

Air Conditioning (\$900), ABS & Traction Control (\$695), Right Side Mirror (\$40), Carpeted Front and Rear Floor Mats (\$60), AM/FM Cassette w/Equalizer (\$420), Antirust (\$99), Clock Heater (\$53), Convenience Net (\$58), Driver's Side Vanity Mirror (\$83), Front End Cover (\$180), Car Cover (\$196), Security System (\$205), CD Changer

Figure 12C

```
graph TD; 1300[DISPLAYING AT LEAST ONE GOAL TO A USER, WHEREIN THE GOAL HAS AN OPTION RANGE COMPRISING AT LEAST ONE OPTION FOR THE GOAL] --> 1302[ADDING AN ADDITIONAL OPTION TO THE OPTION RANGE OF THE GOAL]; 1302 --> 1304[ADJUSTING ONE OR MORE PREFERENCES RELATING TO ATTAINING THE GOAL]; 1304 --> 1306[SELECTING ONE OF THE OPTIONS OF THE OPTION RANGE OF THE GOAL BASED ON THE ADJUSTED PREFERENCE]; 1306 --> 1308[DISPLAYING THE SELECTED OPTION];
```

1300

DISPLAYING AT LEAST ONE GOAL TO A USER, WHEREIN THE GOAL HAS AN OPTION RANGE COMPRISING AT LEAST ONE OPTION FOR THE GOAL

1302

ADDING AN ADDITIONAL OPTION TO THE OPTION RANGE OF THE GOAL

1304

ADJUSTING ONE OR MORE PREFERENCES RELATING TO ATTAINING THE GOAL

1306

SELECTING ONE OF THE OPTIONS OF THE OPTION RANGE OF THE GOAL BASED ON THE ADJUSTED PREFERENCE

1308

DISPLAYING THE SELECTED OPTION

Figure 13

00000-00000000

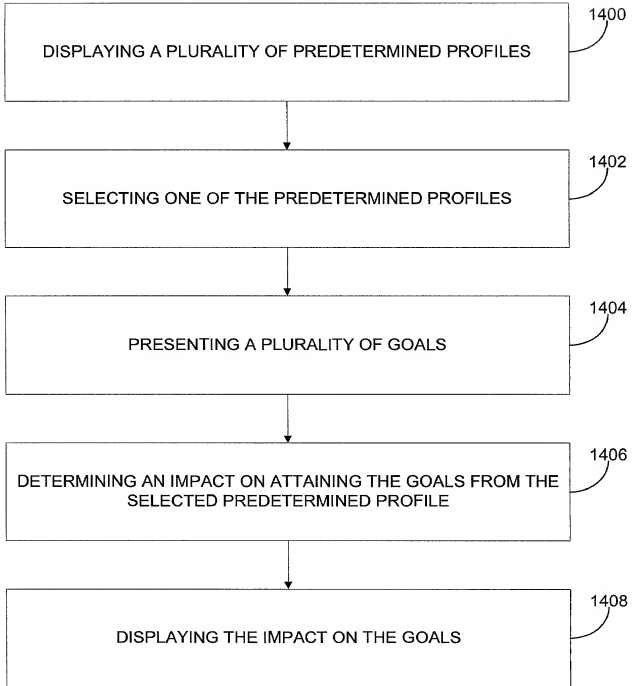


Figure 14